

**LIFESTYLE SEGMENTATION OF FEMALES
IN FASHION PURCHASE BEHAVIOUR**

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EXECUTIVE SUMMARY

In order to gain greater insight into female fashion purchase behaviour in Hong Kong, a lifestyle segmentation study was performed. A questionnaire survey was used and the data collected were factor analyzed and cluster analyzed. Four resulting clusters with distinctive general lifestyle characteristics and fashion specific attitudinal characteristics were identified based on ten factors sorted out in the study. These clusters are Followers (27.6% of total sample), Leaders (10.4% of total sample), Realists (50.7% of total sample), and Uninvolved (11.2% of total sample). Nine out of ten factors were found to be statistically different among the clusters. Factor V, challenge seeking, was found insignificant in difference across the clusters.

However, demographics were found to be relatively unimportant in segmenting the market. In agreement with prior studies, this study revealed that only marital status and family size were significantly different among all clusters.

With the associated distinctive characteristics of the clusters, marketers can target their merchandise more specifically and tailor their promotional campaigns to satisfy consumers' diverse needs.

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Lifestyle Segmentation of Females in Fashion Purchase Behaviour

I. INTRODUCTION

Together with the prosperity of Hong Kong, the purchasing power of people has also been skyrocketing in such a way that Hong Kong's clothing imports on a per capita basis is ranked as the highest in the world. Females have long been regarded as the ones most concerned about appearance, and are the major target of marketers in many consumer goods industries. Fashion is one of the categories in which tremendous brands are combating with each other in snapping the money out of consumers' pockets. Brands of local production and imports accounted for half of the total local consumption. Between January and September 1989, the imports of female outergarments totalled HK\$426.4 million.

Faced with such an attractive but competitive market, retailers have to try their best to meet the changing needs of the customers in order to retain their loyalty. With increasing consumerism and uprising taste in fashion, females become more sensitive to the subtle differences in design, style, colour and taste in western clothing. Hence, to get themselves familiarized with the distinctive consumer behaviour of females has become one of the major objectives for retailers in Hong Kong. However, until recently, there has not been any systematic study of fashion behaviour in Hong Kong. This study is thus aimed to

perform an exploratory study on the general lifestyle characteristics and the specific fashion-related attitudinal characteristics of distinctive segments identified in the study. It is hoped that this study can give a preliminary insight about the female fashion market in Hong Kong and can arouse the interest of other participants in providing more comprehensive investigations in the future.

II. RESEARCH RATIONALE

A. Statement of the problem

An exploratory study to find the general consumption patterns and behaviour of females on fashion by segmenting them in terms of demographics, psychographics and attitudinal factors.

B. Programme strategy

The purpose for conducting this study is to provide the basis upon which fashion retailers and importers can develop or fine-tune their market penetration strategies to satisfy the distinctive needs of various segments.

C. Assumptions and hypothesis

The research will be carried out with the following underlying assumptions:

- 1) The female fashion shopper is defined as one who has the ability to purchase her own clothes, and will be aware of her appearance. Thus, the

population size is limited to the ages of 15 (one who has the right and ability to make her own choice) to 55 (one who is retired and thus no longer needs to pay much attention to her appearance).

- 2) All females within the above age range are under the influence of fashions and fads, regardless of whether or not they follow these fashions.
- 3) These females are frequent purchasers and their shopping is aligned with their needs and tastes.

The hypothesis of the research is:

Female shoppers will purchase their clothes based upon their different personal attitudinal, demographic, and psychographic factors, and can be categorized into several distinctive segments using the above factors.

D. Target population

As the main emphasis of the research is on the behaviour of the female fashion shoppers, all females, regardless of job, income level and education level received, within the age range of 15 to 55 will be included.

III. LITERATURE REVIEW

A. Segmentation

Market segmentation has long been considered one of the most fundamental concepts of modern marketing. More than 35 years since the pioneering article by Wendell Smith (1957), segmentation has become a dominant concept and being one of the major ways of operationalizing the marketing concept. It provides guidelines for a firm's marketing strategy and resource allocation among markets and products. The practical importance of this kind of research is reflected in the marketing literature (Blattberg & Sen 1974) and the actual practice of firms which often undertake segmentation studies and rely, at least to some extent, on the findings in their development and evaluation of marketing strategies (Evans 1989).

Examining the current state of the real world segmentation studies, they have followed one of two prototypical research patterns (Wind 1978):

- 1) An a priori segmentation design in which management decides on a basis for segmentation such as product purchase, loyalty, consumer type, or other factors.

2) A clustering - based segmentation design in which segments are determined on the basis of a clustering of respondents on a set of "relevant" variables. Benefit, need, and attitude segmentation are examples of this type of approach.

Diverse criteria are employed for evaluating alternative approaches to segmentation. The most commonly used criterion is the mean usage rate across segments (Bass, Tigert & Lonsdale 1968).

However, according to Blattberg & Sen (1974), the primary criterion should be the degree to which the segments are likely to exhibit different responses to marketing variables, while the secondary criterion should be the degree to which the segments are likely to be identifiable in terms of attitudes toward product attributes and demographic characteristics such as age and income.

Major segmentation approaches available in the literature are briefly described and evaluated below (Blattberg & Sen 1974):

1) Customer characteristic segmentation (Frank & Massy 1965):

This approach defines customer segments in terms of customer characteristics (e.g., family with three children and an annual income less than \$100,000) and then searches for differences in the purchasing behaviour of the segments.

2) Attribute segmentation (Haley 1968):

Segments are defined in terms of differences in attitudes toward product attributes or benefits, followed by a search for variables (e.g., demographic characteristics) that can explain these differences.

3) Purchasing behavior segmentation (Frank & Massy 1965) and (Lessig & Tollefson 1971):

In this approach, segments are defined in terms of a single or multiple dimensions of purchasing behaviour, e.g., brand loyalty, store loyalty, and the level and rate of purchases.

4) Consumer characteristics - Purchasing behaviour segmentation (Frank & Strain 1972):

This approach defines segments in terms of consumer scores obtained by a linear combination of several consumer characteristic (demographic as well as psychographic) variables.

5) Perceptual mapping segmentation (Green & Rao 1972):

The approach defines segments in terms of consumers with similar perceptual maps and similar ideal points. A perceptual map consists of the customer's perceived locations of several brands on an n-dimensional product-attribute space.

Hence, different segmentation approaches exist for different purposes of information usage. However, each of the five major segmentation approaches available in the literature has certain significant disadvantages (Blattberg & Sen 1974). Thus, a new approach is then raised by Blattberg & Sen (1974); for details refer to his article.

B. Lifestyle

Traditionally, marketing researchers have used demographic and socioeconomic data to develop market segments and predict the market behaviour of individuals. Disenchantment with 'pure' demographic analysis led to the investigation of the concept of life cycle. This exploration (Gubar 1971) has shown that for various sets of products and services, a household's stage in its life cycle is a better predictor of ownership or use than 'straight' demographics alone.

However, even life cycle data cannot explain why two households with identical demographic profiles can exhibit radically different behaviour in the marketplace. To this

end, researchers have examined the role of various life style variables in the marketing process. The concept of life style patterns and its relationship to marketing was introduced in 1963 by William Lazer. He defined life style patterns as "a systems concept. It refers to the distinctive or characteristic mode of living, in its aggregate It embodies the patterns that develop and emerge from the dynamics of living in a society." (Lazer 1963, p. 140 - 151).

Studying the total pattern of activities and attitudes related to consumer behaviour constitutes the bulk of what has been alternately labeled 'lifestyle' or 'psychographic' research. Attitudes are learned, enduring predispositions to act. They are evaluative and usually directed towards some object, person or group. They include perceptual, affective, and behavioral elements (Hustad & Pessemier 1974). Although not directly observable, attitudes such as beliefs, values, motives, interests, preferences and intentions may be indirectly measured. On the contrary, activities are manifest actions. Unlike attitudes, these acts are usually observable, at least in principle. Psychographic research implies a broad range of general psychological and personality measures. Life style research devotes less attention to these variables, puts more emphasis on attitudes and activities, and also examines 'state' variables that cannot be classified as either attitudes or activities. State variables may include membership in social organizations, the quantity and type of goods owned, and the like.

Since 1963, methods of measuring life style patterns and their relationship to consumer behaviour have been developed and refined. The most widely used approach to life style measurement has been AIO (Activities, Interests, and Opinions) rating statements (Wells & Tigert 1971).

C. Lifestyle segmentation

Lifestyle is used to segment the marketplace because it provides a broad, everyday view of consumers. When combined with the theory of typologies and clustering methods, lifestyle segmentation can generate identifiable whole persons rather than isolated fragments (Plummer 1974). Lifestyle segmentation begins with people instead of products and classifies them into different lifestyle types, each characterized by a unique style of living based on a wide range of activities, interests, and opinions.

The analytical procedure of relating the lifestyle segments to a particular market is a two-step process (Plummer 1974):

- 1) Selection of the important segments by examining several product dimensions:
 - a) usage of the category
 - b) frequency of usage
 - c) brand usage and brand share
 - d) product attributes and usage pattern

- 2) Define and describe the target customer segment in more depth and with more understanding of "why".

By employing these procedures, lifestyle research may produce many benefits (Plummer 1974):

- 1) Definition of the key target for marketing.

Lifestyle segmentation provides a redefinition of the key target. Instead of defining the target in demographic terms or in product usage terms, it demonstrates the diversity of those definitions, helps gather them up, and provides new definitions.

- 2) Provides a new view of the market.

Through the multidimensional sense, one can often learn a good deal about the structure of the market.

- 3) Facilitate product positioning.

- 4) Give more creative ideas about the actual life-style pictures of the customers.

- 5) Help develop sounder overall marketing and media strategies.

With more insights about their customers, firms can become familiarized with the market and design an appropriate strategy to deal with it.

However, Robert & Docker (Bowles 1988) argued that for marketing purchases, lifestyle research cannot really be generalized, being specific to particular product fields, or even particular brands. They conclude that general attitude and value classification are limited relevant in determining marketing strategies, and argue for a segmentation which is based upon attitudes not only to particular product fields, but to individual brands. It was because they regarded that lifestyle and attitude did not necessarily relate to the general consumption of certain products or brands. On the contrary, Bowles (1988) favours the conclusion of Plummer (1974) and appreciates the contribution of lifestyle segmentation through case studies on cosmetic usage and attitudinal segmentation on high income spender group of females.

D. Fashion Research

Fashion can broadly be defined as "the current mode of consumption behaviour, or in other words the style or styles being worn at the time in question by consumers of clothing" (Midgley & Wills 1979, p. 131). Over the past few years, a growing amount of research has focused on customer fashion behaviour, though, as Gutman & Mills and others have pointed out "very little work has been directed toward applying contemporary fashion concepts to fashion retailing" (Gutman & Mills 1982, p. 64).

Several approaches were taken in this early work. Historically, much of contemporary fashion theory (Sproles 1981), for example, has focused on the characteristics of fashion innovators, opinion leaders, and innovative communicators as vital links and key targets for retail sales and fashion promotional efforts. Thus, some studies (Evans 1989; Summers 1970) have been aimed at defining, isolating, and understanding these specific market segments as they relate to fashion-purchase behaviour. Another avenue of investigation has explored the link between retail store image (Mills 1985; Blackwell & Talarzyk 1983), self-perception (Evans 1989), and store patronage (Reynolds & Darden 1972).

However, the most promising investigation in the retail fashion area lies on the vehicle of life style research application (Gutman & Mills 1982). As Gutman & Mills have pointed out: "this methodological thrust offers the potential for providing crucial new input for the retailer in terms of identifying and profiling fashion market segments, in selecting product lines and merchandising approach, and in designing and targeting the entire retail presentation to specific market segments." (Gutman & Mills 1982, p. 65).

While the results of previous retail lifestyle research have been interesting and quite promising, several problems and conceptual difficulties have limited the effectiveness and managerial implementation of these efforts. The major difficulties include definitional problems and lack of replicability. Besides, most of the previous lifestyle concepts have often involved general living patterns that are not usually closely related to specific retail buying situations. Also, lack of an underlying conceptual or

theoretical framework to guide the investigation has hampered many studies (Wind & Green 1974).

The most influential research (Gutman & Mills 1982) rests on an effective integration of fashion segmentation processes with previous approaches toward understanding the fashion purchase/acquisition process, and the further explication of the relationship between fashion segments and self-perception (self-control), shopping orientation and behaviour, generalized fashion orientation, store patronage, and traditional demographic classifications. The result revealed that self-concept is meaningfully related to fashion orientation. Demographic differences were, however, relatively unimportant as a segmentation tool. Clear and significant differences between fashion segments were revealed with respect to the store at which they reported shopping most often.

With reference to the Hong Kong situation, no prior consumer fashion behavioral research has been performed. With increasing consumerism and purchasing ability of the customers (Lai, P. M., 1990), retailers have to be familiar with customers so as to market their products and develop an integrated marketing program encompassing a wide range of marketing elements to create a market position (King & Ring 1980). Faced with the heterogeneous fashion market of Hong Kong, and with imports of female outergarments totalling HK\$426.4 million between January and September 1989, a better understanding of the market characteristics is sure to pave the way to future success in satisfying the consumers.

IV. BACKGROUND INFORMATION ON HONG KONG

A. Demographics of Hong Kong females

1) Age structure

The total female population increased 10% over the period 1981 - 1986. The rate of increase, however, varied considerably from one age group to another. With the new concept of family life, delayed marriage of female, and the improvement in birth control, the percentage of female children decreased from 12% to 11% over the same period. The significant increase for females aged 25 - 39 was solely due to net migration. The percentage of target females (aged 15 - 54) increased from 28.11% to 29% of the total population from 1981 - 1986.

2) Marital status

The trends for females over the last 10 years have been a noticeable increase in the proportion of never marrieds and a decrease in the proportion of marrieds. The increase can be explained partly by the large inflow from China during the years 1978 - 1980, of immigrants who were predominately young and unmarried, and partly by a continuing tendency towards delayed marriage. Delayed marriage can be explained by

the increase in the independence of females, which has resulted from engaging in work and becoming economically self-sustainable.

3) Education

The percentage of females with secondary level education or above has increased from 26% to 51% of the total female population from 1976 - 1986. Females aged 15 and over having technical or tertiary education increased by about 250% from 1976 - 1986. The up-rocket rising was partly due to the compulsory 9-year free education and partly due to the rectification of the old chinese belief that 'Woman without knowledge is nothing but a merit'.

4) Working population

Overall, working females increased from 30.5% to 39.5% within the period of 1976 to 1986. A significant increase in the 25 - 34 age group was mainly due to the Chinese immigrants. On the contrary, a drastic decrease for the 15 - 19 age group was mainly due to the increase in students enrolled in education.

5) Income

A significant increase in monthly income was found from 1976 to 1986. With the prosperity of the economy, a increase in income level is irrefutably the sharing of the progress with the people. Together with the increase in competence (represented by the increase in the education level), income differentials between males and females diminished across the age categories.

6) Job categories

Along with the transition of Hong Kong industry from manufacturing to servicing, female workers have also shifted from the production sector to the service and sales-related jobs. With an increase in educational exposure, the number of females participating in administrative and professional related jobs was almost doubled, when compared to the 30% increase for males during 1981 to 1986.

B. Hong Kong's market for apparel

Measured by the sheer size of the volume of import and export, Hong Kong can be considered as one of the leading clothing trading centres in the world, with the total amounting to US\$14 billion between 1977 and 1978. On a per capita basis, Hong Kong's clothing imports ranked as the largest in the world, with the total value figure ranked the eighth largest after USA, F.R. Germany, France, Japan, U.K., Netherlands, and USSR. However, the massive import total must be viewed against the background of the rising

significance of re-exports. Between January and September 1989, re-exports of clothing accounted for 85% of clothing imports, compared with 77% in 1988.

The apparent annual local consumption of apparel and clothing accessories was estimated to be HK\$15 billion, with retained imports and domestic production each accounting for about half of the total.

The import of clothing from China was valued at HK\$27,247 million, of which 87% were significantly re-exported. Italy was a distant second at HK\$1,137 million, which comprised around 4% of the total import market. Substantial advances were evident in clothing imports from countries like Italy, France, F.R. Germany, USA and Japan, reflecting an expanding demand for quality garments by Hong Kong consumers. For local consumption, clothing imported were mainly from Italy(24%) and China(19%). Imports from Japan(9%) and France(8%) comprised only one-fifth of the local consumption market, although their shares were increased tremendously.

The market for clothing in Hong Kong can be broadly divided into three sectors, namely (1) high fashion sector, mainly serviced by imports, particularly from European suppliers, (2) the trendy and massive youth sector, mainly serviced by domestic producers and (3) the more staple and moderate income sector, mainly serviced by imports from China.

The rapid growth in the economy has enhanced the spending power and affluence of its population, which thus further raises the awareness of people about fashion.

Recently the inroads of the world's major fashion houses into Hong Kong, e.g., Chanel, Hermes, Gucci, etc., reveals the evidence of people's change in taste and the concern about fashion.

Albeit moderate, the climatic differences of the four seasons in Hong Kong influence garment wearing and purchasing habits of the consumers. Sensitivity to the subtle differences in design, style, colour and taste in Europe and Japan further enhance the frequent purchases of fashion.

C. Lifestyle study in Hong Kong

Owing to the late development of consumerism in Hong Kong, no special article addressing females could be found. However, some general interest articles concerning the trends of females in Hong Kong could be found (Keating 1989). In general, with the increase in independency and educational exposure of the females, more and more marketing firms are now changing their advertising tone to target the females. Some merchandisers, who traditionally targeted males exclusively, e.g. car, house, etc., are now changing to a more feminine approach so as to attract the females. Some special credit cards, e.g. MY CARD of International Bank of Asia, are specially designed for the executives. Delayed marriage and the increasing number of divorces further reveal emerging feminism.

V. RESEARCH METHODOLOGY

A. Sampling Procedure

A questionnaire survey of 162 15- to 55-year-old females was conducted in February and March 1991. Judgement sampling method was used, based upon the following criteria:

- 1) belongs to the target group, i.e., 15- to 55-year-old females
- 2) willing to answer the questionnaire. Those who are waiting for somebody else are more likely to answer the questionnaire and thus preferences will be given to them.

Samples were chosen in the MTR stations at Mong Kok & Yaumatei of Kowloon, and Causeway Bay of Hong Kong Island. Samples in Tsuen Wan of New Territories were selected in front of a commercial building. Samples were collected during peak hours (17:00 - 20:00) and non-peak hours (14:00 - 16:00) to reduce variances. A 3-page self-administrated Chinese version questionnaire was given to the respondents. In all, 162 questionnaire were given out and 158 were received, with 134 samples which were useful. Twenty-four samples were discarded because of item nonresponse.

B. Instrument

The English version questionnaire (Appendix 1) was composed of several sections, with the Fashion Orientation and Shopping Orientation sections developed from the framework put forth by Yang in 1979 (Gutman & Mills 1982) as well as the research performed by Gutman & Mills (1982). Statements concerning attitudes, interests, opinions, and behaviours of consumers were directly related to the acquisition of fashion merchandise. A general lifestyle inventory section with statements postulated to be relevant to fashion research was developed from various prior researches (Summers 1970; Wells & Tigert 1971; Plummer 1974; Sproles 1981; Gutman & Mills 1982; Mills 1985; Evans 1989) and in-depth interviews with Miss Olivia Hui of Colortech & Design International, and Dr. Wong, Fashion Department of Hong Kong Polytechnic.

Seventy-nine items were then chosen for study and respondents were asked to answer the statements with a 5-point likert scale. A Chinese version of the questionnaire (Appendix 2) was developed through cross-translation, i.e., translated the English version to Chinese and then translated the Chinese version back to English again. Mistranslation was avoided by self-administrated pretesting on 3 samples. They all gave the same answers for the Chinese and English versions of the questionnaire. Then a second pre-test on 12 samples was performed to receive comments about the clarity of the statements of the Chinese version questionnaire. The final Chinese version questionnaire was then used for the large scale study. All data obtained were factor analyzed using Varimax with rotation of SPSS-X. The resulting factors were then directed to complete linkage cluster analysis of SPSS-X (Lastovicka, Murry &

Joachimsthaler 1987, 1990). ANOVA tests were then performed to evaluate the significance of factors and demographics across clusters.

C. Measures

A total of 79 statements were incorporated in the questionnaire. The factors which were used in various sections are described below:

1) Fashion Orientation

Four factors were identified (Gutman & Mills 1982) and measured with 15 statements. They are:

- a) Fashion leadership
- b) Fashion interest
- c) Importance of being well-dressed
- d) Antifashion attitude

2) Shopping Orientation

Six factors were identified and measured with 18 statements (Gutman & Mills 1982). They are:

- a) Shopping enjoyment
- b) Cost consciousness
- c) Traditionalism
- d) Practicality
- e) Planning
- f) Following

3) General lifestyle inventory

Sixteen factors were identified and measured with 46 statements (Summers 1970; Wells & Tigert 1971; Plummer 1974; Sproles 1981; Gutman & Mills 1982; Mills 1985; Evans 1989; Hui 1990; Wong 1990). They are:

- a) Homeboy
- b) Sports spectator
- c) Arts enthusiast
- d) Community minded
- e) Housekeeper
- f) Achievement

- g) Relations
- h) Self-concept
- i) Self-confidence
- j) Self-designated opinion leader
- k) New brand trier
- l) Standout
- m) Credit user
- n) Hobby
- o) Future
- p) Satisfied with finance

Although all these factors were previously identified by western researchers (Summers 1970; Wells & Tigert 1971; Plummer 1974; Wells & Tigert 1971; Bearden & Teel 1978; Sproles 1981; Gutman & Mills 1982; Blackwell & Talarzyk 1983; Mills 1985; Evans 1989; Minnee & de Boer 1990), none of these researches involved an integrative explication of the relationship between lifestyle, self-concept, demographics, shopping orientation, and overall fashion sense related to fashion shopping behaviour. The classic research by Gutman & Mills (1982), although it had an integrated perspective of the above dimensions, only focused on limited self-image factors. Moreover, a general lifestyle inventory was not addressed.

Besides, cultural differences between Asian and western consumers may pose another problem of replicability on the factors identified. Given the lack of similar research in Hong Kong and the cultural problem stated above, all the statements were

directed to factor analysis to see whether or not they complied with western research findings.

4) Demographics

Age, education, occupation, and marital status were measured with nominal scales. Personal monthly income, however, was measured with an interval scale. Family size was measured using an open-ended question.

VI. RESULTS

A. Factor analysis

The complete set of data collected was used for factor analysis using maximum likelihood extraction of varimax with rotation. Twenty-eight factors were identified. However, those factors with eigenvalues smaller than unity will be so unstable that they must be discarded prior to cluster analysis. Thus, by using the scree plot (Figure 1), 10 orthogonal factors were finally defined, i.e., no correlation among factors exists.

All the statements were then grouped under these 10 factors (Table 1) and statements with factor loadings greater than +0.3 or less than -0.3 were classified into distinct factors. Those statements with double factor loadings greater than +0.3 or less than -0.3 were discarded. The following are the factors identified:

Factor I: Fashion Leadership

It is important for me to be a fashion leader.

I am aware of fashion trends and want to be one of the first to try them.

I am confident in my ability to recognize fashion trends

Clothes are one of the most important ways I have of expressing my individuality.

I am the first to try new fashion; therefore, may people regard me as being a fashion leader.

I always buy at least one outfit of the latest fashion.

Fashion in clothing is just a way to get more money from the consumer. (-)

I sometimes influence what my friends buy.

I enjoy reading international women's magazines

e.g., Cosmopolitan, Elegance, etc.

Factor II: Shopping Enjoyment

I go shopping often.

I don't like to go shopping. (-)

I often go shopping to get ideas even though I have no intention to buy.

I like to go to stores to see what is new in clothing.

I am a homeboy. (-)

I feel free to use my income.

Factor III: Relations

I feel uncomfortable in social groups.

I like to keep in the background.

I find it difficult to get along with strangers.

I think more people are boring.

I like to make decisions. (-)

I do not like to take responsibility.

Factor IV: Fashion interest

In this period of rising prices, spending excessive amounts of money on clothing is ridiculous. (-)

I find more of my clothes and accessories in offbeat shops than in traditional department and specialty shops.

I prefer traditional styling in my clothing. (-)

I like my clothes to be practical. (-)

I shop for coordinated outfits. (-)

I never read fashion magazines or pay attention to fashion trends. (-)

Factor V: Challenge seeking

I thoroughly enjoy conversations about sports.

It is a must to win in a discussion.

I like to try new and different things.

I feel challenged by new attempts.

To buy anything, other than a house or a car, on credit is unwise.

I would like to spend a year in London or Paris.

I always plan for 2-3 years later.

I would like to pay by myself for what I bought.

Factor VI: Anti-fashion attitude

I avoid high-fashion clothing because it goes out of style too quickly.

I resent being told what to wear by so-called fashion experts.

I think I have a lot of personal ability.

I buy many things with a credit card.

I would like to take a trip around the world. (-)

My income is high enough to satisfy nearly all of my important desires.

Factor VII: Community minded

I like to work on community projects.

I would like to join a social service organization.

I am an active member of more than one social club.

Factor VIII: Attention seeking

If you want to get ahead, you have to dress in a special way.

I like to be the centre of attention.

I enjoy radio listening. (-)

I will not get upset easily. (-)

I feel I have a more complicated lifestyle than others.

Factor IX: Arts enthusiast

I don't buy clothes that would make me stand out from everyone else.

I enjoy going to concerts (not in Hunghom Coliseum).

I like ballet.

I enjoy going through an art gallery.

Factor X: Family care

I plan my shopping trips carefully.

I try to arrange my home for my family's convenience.

I enjoy most forms of housework.

I have to reserve a major portion of my income for my family.

B. Cluster analysis

Samples were then submitted to complete linkage cluster analysis using these ten factor scores. Factor scores were calculated by the average of the factor loadings of the statements grouped under the same factor (positive or negative in accordance with the sign of the factor loading). Four clusters were identified (Table 2):

Cluster 1: Followers

Cluster 2: Leaders

Cluster 3: Realists

Cluster 4: Uninvolved

C. Demographics (Table 3)

Summary of the demographic results are described below:

		Cluster				Significance level
		I	II	III	IV	
		Follower n %	Leader n %	Realist n %	Uninvolved n %	
Population		37 27.6	14 10.4%	68 50.7%	15 11.2%	
Age: Mean	1.676		2.071	1.618	1.867	
Mode	2		2	1	2	.135
Education:						
Mean	2.459		2.143	2.574	2.4	
Mode	2&3		2	3	2&3	.206
Occupation: Mode	3		3	3	3	.311
Income: Mean	2.027		2.000	1.779	2.266	
Mode	2		2	1	2	.151
Marital Status:						
Mode	1		2	1	1	.002*
Family Size:						
Mean	4.784		4.429	5.294	3.7334	
Mode	6		2&6	6	2	.010*

*: p < 0.01 and is significant

VII. DISCUSSION

From the above results, it is found that those 10 factors generally characterize the females into 4 clusters of different fashion purchase behaviour. Demographics among these clusters were not significantly different from one another (with the exception of marital status and family size). The demographic results of this study coincided with these of Gutman & Mills (1982), who found that demographic differences were relatively unimportant as a segmentation tool. The only significant result found in demographics of Gutman's study was in marital status, which was also revealed in the current study ($p < 0.002$). Based on the above results, the clusters were interpreted as follows:

A. Cluster I: Followers

1) Demographics

This cluster represented 27.6% of the total sample, with the majority (almost 92%) in the age range of 15 - 34. Over 48% were white collar workers (including sales, clerks, and secretaries). Those with monthly incomes between HK\$5,001 to HK\$10,000 totalled to over 45%. More than 75% were single. Thirty-five percent had 6 family members, and family size ranged from 2 to 8 members.

2) Lifestyle

Generally the lifestyle characteristics of this segment were similar to the leader, with lower scores in fashion and image related aspects. They enjoyed shopping and were involved in community activities. However, they did not want to be the centre of attention and disliked responsibility. They were interested in fashion, but avoided being the leader. Hence, they would like to follow the fashion and fad of the city. They cared least about the family, and disliked arts.

B. Cluster II: Leaders

1) Demographics

This group accounted for 10.4% of the sample. Half of the cluster were in the age range of 25 - 34. Over 70% had secondary level education. Fifty percent were white collar workers and 43% had monthly incomes between HK\$5,001 and HK\$10,000. Over 64% were married and 28.6% had 2 to 6 family members. Family size ranged from 2 to 9. Average age of this cluster was the highest among the clusters, while income level & education level, instead, were the second lowest and the lowest among the clusters, respectively.

2) Lifestyle

They were the leaders in fashion. They were interested in shopping and exposing themselves. They wanted to be the centre of attention and liked to make decisions. They enjoyed community and artistic activities, which might to certain extent upgrade their status. They possessed self-confidence and the belief of having personal ability. However, they cared less about their family. This might be due to the fact that the majority of this segment were working.

C. Cluster III: Realists

1) Demographics

Over half of the total sample falls into this cluster (50.7%). Members in the age range of 15 - 24 amounted to 50%. Meanwhile, 50% had tertiary education. Around 40% were white collar workers. One-third of them were students. Those with incomes under HK\$5,000 accounted for 45.6% of this group, and 38.2% were in the range of HK\$5,001 to HK\$10,000. Over 80% were single. Family size ranged from 2 to 9, with 6 family members being the mode. Average age was the youngest among the clusters. However, average education level was the highest. The lowest average income may be due to the large number of students included in the cluster.

2) Lifestyle

They were the least interested in fashion and avoided being the leaders. They even possessed the greatest anti-fashion attitude. Meanwhile, they did not enjoy shopping as well as community activities. Artistic activities also could not arouse their interest. Instead, family care was their main concern. They disliked being the centre of attention. However, they would like to pick up the responsibility for the family. Hence, most of their resources were used in the family.

D. Cluster IV: Uninvolved

1) Demographics

Only 11.2% were included in this segment. Two-thirds of them were in the age range of 25 - 34. Over 93% had educational levels above primary, with secondary and tertiary levels equal in number. White collars amounted to 40%, and 26.8% were professionals. Those samples with income in the range of HK\$5,001 to HK\$10,000 accounted for 46.7%. Singles accounted for 53.3%. Around 35% had 2 family members, with family size ranging from 2 to 7. Average income level of this cluster was the highest among all the clusters.

2. Lifestyle

They disliked shopping and being fashion leaders. However, they did care about their appearance and thus showed interest in fashion. Their anti-fashion attitude was the lowest among all segments. They did not like to be the centre of attention, but would like to behave in their own way and be responsible for their actions. Family care and community concerns were minimal. Artistic activities were not their interest as well. They did not care what outsiders thought or said about them. Instead, they emphasized doing their own way.

VIII. CONCLUSIONS AND RECOMMENDATIONS

A. Conclusion

The cluster analysis results support the hypothesis that female shoppers will purchase their clothes based upon their different personal attitudinal, demographic, and psychographic factors, and can be categorized into 4 distinctive segments using the above factors.

B. Recommendation

This study can provide implications for marketers to develop or fine-tune their market penetration strategies to satisfy the distinct needs of the four segments in terms of target segment selection and promotion strategy.

- 1) Leaders: Because of their fashion interest and taste, they should be targeted for the most up-dated and designer labeled clothing. Price is not their major concern. Since the majority of them are working females and interested in community activities to maintain their status, a mature and professional image should be created for their clothing. Heavy advertising should be avoided. Promotion can be achieved through fashion magazines. An image of leisure and artistic interest should also be created to be consistent with their unique lifestyle characteristics.

2) Uninvolved: For those new designs and unique clothing, this segment should be selected instead. Medium to high price merchandise is appropriate for this segment. As they possess the belief of "behaving in their own way", an image of self-expression of mystery and uniqueness should be established. Because they dislike being the centre of attention, special promotion should be used selectively. Some special media, e.g. specialty magazines and direct mail, may be employed. Heavy advertising should also be avoided.

3) Followers: Because of this group's special interest in following fads, marketers should heavily advertise their merchandise to create the fad. Medium price merchandise is most appropriate for the followers. TV and general interest magazines should be used for promotion.

4) Realists: Because they are not interested in fashion, low to medium price merchandise will be most appropriate for them. As family care is the major concern, promotion should be associated with coupons and souvenirs of other family care products or future purchases. Advertising through the general interest magazines seems most appropriate for this segment.

IX. LIMITATION

Owing to the limited human resources and the lengthy questionnaire, only 134 usable samples were obtained. Among the respondents, almost 90% were in the age range of 15 to 34. Only 3 samples belonged to the 45 - 55 age group. Meanwhile, only 8% (11) had monthly incomes over HK\$20,000. These may limit the representativeness of the survey. The reasons for their small shares include limited access to the high income earners, and the unwillingness of the aged to answer the questionnaire. Besides, all the 10 factors together only explained for 35.6% of the total variance. The unsatisfactory result may be due to the small sample size relative to the number of items included for study. In the usual practice of psychological research, 10 samples will be used for each item. The large number of items included in the study may also contribute to the variance. Cultural differences between Asian and westerners may also account for the variance since most of the questions were adopted from western literature without prior validity checks in an Asian context. Further study should try to specify and restrict the target consumers, e.g., female executives, teenagers, etc., and to specify the dress of the customers, e.g., leisure clothes, executive suits, etc.. Besides, additional information about the price of clothing purchased and the usual sites of purchase may also be sought to increase the external validity of the study.

X. APPENDICES

A. Appendix 1: English Version Questionnaire

B. Appendix 2: Chinese Version Questionnaire

C. Appendix 3: Figure and Tables

APPENDIX 1:

ENGLISH VERSION QUESTIONNAIRE

I am an MBA student at the Chinese University of Hong Kong and am currently proceeding with a survey on the consumer behaviour of females in fashion purchases. I would be grateful to have your opinion for my reference and assist me to go ahead with the survey. Please fill in the questionnaire. Thank you for your cooperation.

Please rate the following statements with a 5-point scale, with 1 being strongly agree and 5 being strongly disagree, i.e.,:

1	2	3	4	5
Strongly agree	Agree	Neutral	Disagree	Strongly disagree

- Q1. I go shopping often. _____
- Q2. I don't like to go shopping. _____
- Q3. I often go shopping to get ideas even though I have no intention to buy. _____
- Q4. I like to go to stores to see what is new in clothing. _____
- Q5. I buy less clothing because of rising prices. _____
- Q6. I make purchases only when there is a need, not on impulse. _____
- Q7. In this period of rising prices, spending excessive amounts of money on clothing is ridiculous. _____
- Q8. I find more of my clothes and accessories in offbeat shops than in traditional department and specialty shops. _____
- Q9. I don't buy clothes that would make me stand out from everyone else. _____
- Q10. I prefer traditional styling in my clothing. _____
- Q11. I like my clothes to be practical. _____
- Q12. I avoid high-fashion clothing because it goes out of style too quickly. _____
- Q13. I plan my shopping trips carefully. _____
- Q14. I plan my wardrobe carefully. _____
- Q15. I shop for coordinated outfits. _____
- Q16. My apparel selections are strongly influenced by clothing worn by people I admire. _____

Q17. I buy new fashion looks only when they are well accepted. _____

Q18. I am confident of my own good taste in clothing. _____

Q19. It is important for me to be a fashion leader. _____

Q20. I am aware of fashion trends and want to be one of the first to try them. _____

Q21. I am confident in my ability to recognize fashion trends. _____

Q22. Clothes are one of the most important ways I have of expressing my individuality. _____

Q23. I am the first to try new fashion; therefore, many people regard me as being a fashion leader. _____

Q24. Because of my active lifestyle, I need a wide variety of clothes. _____

Q25. I always buy at least one outfit of the latest fashion. _____

Q26. I never read fashion magazines or pay attention to fashion trends. _____

Q27. I spend a lot of money on clothes and accessories. _____

Q28. It's important to be well-dressed. _____

Q29. If you want to get ahead, you have to dress in a special way. _____

Q30. Wearing good clothes is part of leading the good life. _____

Q31. I resent being told what to wear by so-called fashion experts. _____

Q32. Fashion in clothing is just a way to get more money from the consumer. _____

Q33. I would rather spend a quiet evening at home than go out to a party. _____

Q34. I like parties where there is lots of music and talk. _____

Q35. I would rather go to a sporting event than a dance. _____

Q36. I thoroughly enjoy conversations about sports. _____

- Q37. I enjoy going to concerts.
(not in Hunghom Coliseum) _____
- Q38. I like ballet. _____
- Q39. I enjoy going through an art gallery. _____
- Q40. I am a homebody. _____
- Q41. I like to work on community projects. _____
- Q42. I would like to join a social service
organization. _____
- Q43. I am an active member of more than one
social club. _____
- Q44. I feel it is important to have activities
outside the home. _____
- Q45. I try to arrange my home for my
family's convenience. _____
- Q46. I enjoy most forms of housework. _____
- Q47. I think I have more self-confidence
than most people. _____
- Q48. I think I have a lot of personal ability. _____
- Q49. I sometimes influence what my friends buy. _____
- Q50. People come to me more often than I go to
them for information about brands. _____
- Q51. I like to be the centre of attention. _____
- Q52. It is a must to win in a discussion. _____
- Q53. I like to try new and different things. _____
- Q54. I feel challenged by new attempts. _____
- Q55. I feel uncomfortable in social groups. _____
- Q56. I like to keep in the background. _____
- Q57. I buy many things with a credit card
or a charge card. _____
- Q58. To buy anything, other than a house or a car,
on credit is unwise. _____
- Q59. I enjoy reading international women's magazines,
e.g., Cosmopolitan, Elegance, etc. _____

Q60. I enjoy reading local general interest magazines.

Q61. I enjoy reading news magazines, e.g., Time, Newsweek, etc.

Q62. I enjoy watching television.

Q63. I enjoy radio listening.

Q64. I enjoy book reading.

Q65. I would like to spend a year in London or Paris.

Q66. I would like to take a trip around the world.

Q67. I always plan for 2 - 3 years later.

Q68. My income is high enough to satisfy nearly all of our important desires.

Q69. I would like to pay by myself for what I bought.

Q70. I feel free to use my income.

Q71. I have to reserve a major portion of my income for my family.

Q72. I find it difficult to get along with strangers.

Q73. I think most people are boring.

Q74. I will not get upset easily.

Q75. I think I am friendly and pleasant.

Q76. I like to make decisions.

Q77. I do not like to take responsibility.

Q78. I feel it is easy to get what I want.

Q79. I feel I have a more complicated lifestyle than others.

Personal information:

Age: 15 - 24
25 - 34
35 - 44
45 - 55

Education level:	Primary or below	_____
	Secondary	_____
	Tertiary	_____
Occupation:	Student	_____
	Blue collar	_____
	White collar	_____
	(sales, clerks, secretaries etc..)	_____
	Managerial	_____
	Professional	_____
	Housewife	_____
Income (monthly):	Below HK\$5,000	_____
	HK\$5,001 - HK\$10,000	_____
	HK\$10,001 - HK\$15,000	_____
	HK\$15,001 - HK\$20,000	_____
	Over HK\$20,001	_____
Marital status:	Single	_____
	Married	_____
Family size:		_____

Thank you for your cooperation.

APPENDIX 2

CHINESE VERSION QUESTIONNAIRE

本人為香港中文大學工商管理系學生，現正進行一項有關女性購買時裝習慣之研究。故希望 貴小姐 / 太太，能助完成下列問卷以作研究之用。多謝合作。

請用 1 - 5 回答下列所有問題，1 代表極同意，5 代表極不同意。

1	2	3	4	5
極同意	同意	無意見	不同意	極不同意

我經常逛街購物。

我不喜歡逛街購物。

雖沒有打算購物，我也經常逛街睇衫。

我喜歡到店舖看看有否新款之衣服。

由於價格高漲，我較前少買了衣服。

我只會因為需要而購買衣服，而不會因一時衝動而購買。

由於現在百物騰貴，花費過多金錢於服裝上是不合理的。

我的衣服及飾物較多來自特別之店舖，而非一般之百貨公司及時裝店。

我不會購買那些穿上後會使自己與別不同之衣服。

我較喜歡傳統款式之衣服。

我較喜歡實用的衣服。

我不喜歡那些新款時裝，因為它們很快會變得落伍。

每次逛街購物我都會先作計劃。

我會小心地計劃所需的衣服。

我會購買容易配搭的衣服。

我選擇的衣服很受我仰慕的人之服飾影響。

我只購買那些廣被接受的新款衣服。

我對自己之時裝品味很有自信。

對我來說，帶領時裝潮流是很重要的。

我很注意時裝趨勢，並希望成為潮流領導者。

我對自己領悟時裝趨勢之能力很有自信。

要表現自己之個性，衣服是其中一種最重要的方法。

由於自己經常嘗試新款時裝，很多人都認為我是時裝領導者。

由於自己之活躍個性及生活模式，我需要很多不同種類之衣服。

我經常備有一套或以上之最新款時裝。

我從不閱讀時裝雜誌或留心時裝趨勢。

我花費很多金錢於衣服及飾物上。

衣服穿着得體是很重要的。

若要突出自己，便需要穿得特別一點。

若要有舒適的生活，穿上好的衣服是其中一個要素。
我對那些時裝專家的指導很反感。
時裝只是那些商人希望從顧客中賺取更多的金錢。
我寧可留在家中渡過平靜的一晚，而不願去參加派對。
我喜歡那些充滿音樂及談笑的派對。
我寧可參加一些體育活動，而不願去跳舞。
我衷心的喜歡與人討論體育運動。
我喜歡欣賞音樂會（並非紅磡體育館那類演唱會）。
我喜歡觀看或參加芭蕾舞。
我喜歡參觀藝術展覽館。
我喜歡留在家中。
我喜歡參與公共事務。
我喜歡參加社區組織。
我是一個以上康樂及社交團體的活躍會員。
我認為擁有家居以外之生活是很重要的。
我會把家居收拾得儘量方便其他家庭成員。
我喜歡做大部份的家務。
自己之自信較大部份人為多。
我覺得自己擁有很多潛能。
我間中會影響朋友之購物選擇。
朋友詢問自己關於牌子之資料較自己詢問他（她）們為多。
我喜歡其他人之注意力集中於自己身上。
與其他人討論或辯論時，自己一定要壓倒對方。
我喜歡嘗試新的及不同的東西。
我對新嘗試感到有挑戰性。
處於一大群人當中，自己會感到有點不安。
我喜歡不為人注意。
我購物多為簽單記帳而非即時付款。
除了房屋及汽車外，用信用咭購物或簽單記帳是不智的。
我喜歡閱讀國際性的婦女雜誌，例如：COSMOPOLITAN，ELEGANCE。
我喜歡閱讀本地的一般消閒雜誌，例如：電視週刊，女姓雜誌。
我喜歡閱讀政經雜誌，例如：TIME，NEWSWEEK，信報。
我喜歡收看電視。
我喜歡收聽電台廣播。
我喜歡閱讀書籍。
我願意於倫敦或巴黎住上一年。
我喜歡一次過環遊世界。
我常常計劃至2 - 3年後。
我的收入足夠滿足我大部份的重要慾望。

我寧願自己所買的東西由自己付款。
 我可以很自由地花費自己的收入。
 我需要保留大部份的收入作為家庭開支。
 我覺得與陌生人相處是很困難的。
 我覺得大部份人皆是沉悶的。
 我不會很容易情緒波動。
 我覺得自己是友善而開朗的。
 我喜歡作決定。
 我不喜歡背負責任。
 我覺得很容易取得我所需的。
 我覺得自己較常人擁有一個更為複雜的個性及生活模式。

個人資料：

年齡：15 - 24
 25 - 34
 35 - 44
 45 - 55

教育程度：小學或以下

中學

專上（包括大專、工業學院、專科學校）

職業：學生

藍領

白領（包括售貨員、文員、秘書）

管理人員

專業人員

家庭主婦

個人每月收入：HK\$ 5,000 以下

HK\$ 5,001 - HK\$10,000

HK\$10,001 - HK\$15,000

HK\$15,001 - HK\$20,000

HK\$20,001 以上

婚姻狀況：單身

已婚

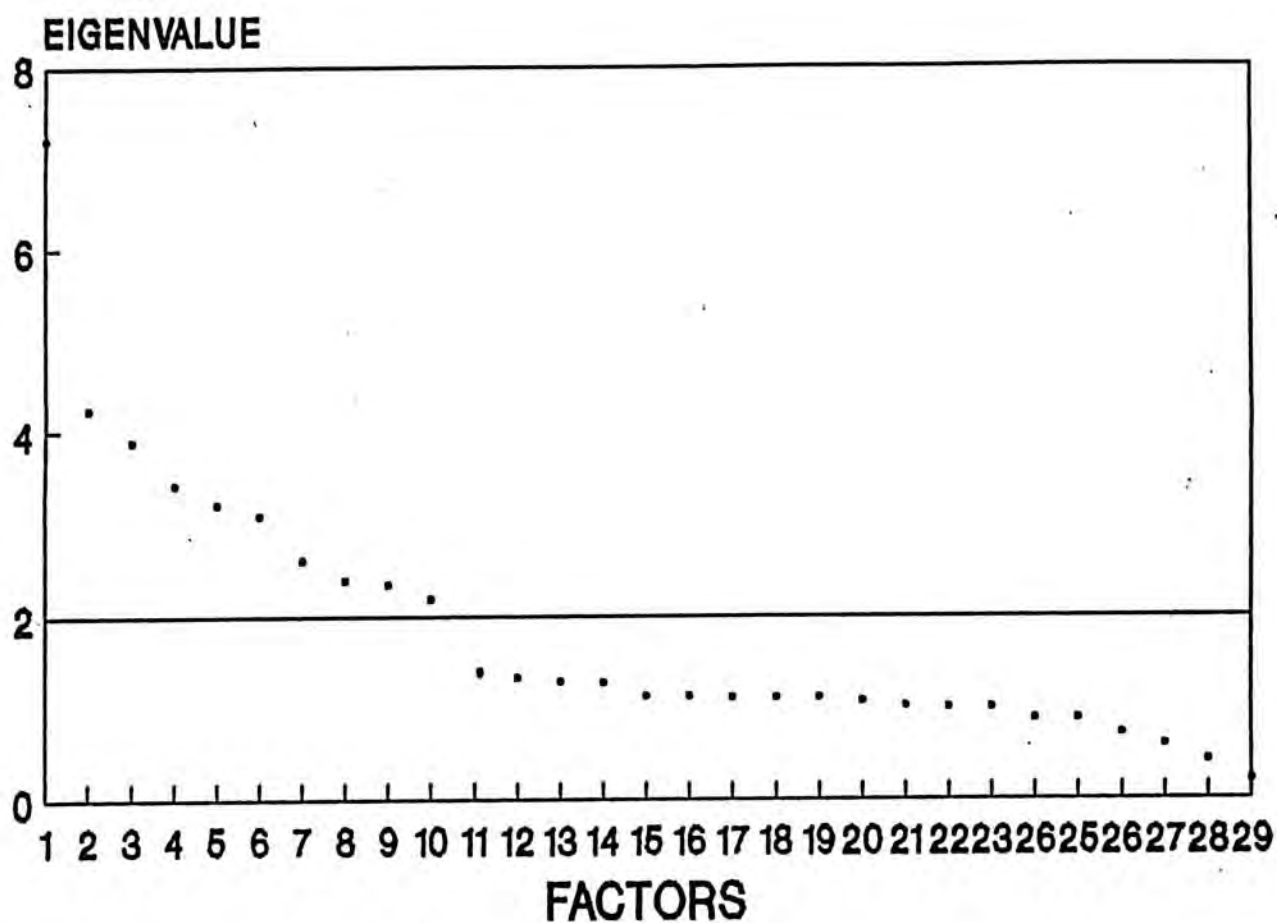
家庭人數：

APPENDIX 3

FIGURE AND TABLES

FIGURE 1

EIGENVALUE OF FACTORS



FACTORS WITH VALUE ABOVE 2 WERE SELECTED

TABLE 1: ROTATED FACTOR MATRIX:

Questions:	FACTOR 1	FACTOR 2	FACTOR 3	FACTOR 4	FACTOR 5	FACTOR 6	FACTOR 7	FACTOR 8	FACTOR 9	FACTOR 10
Q21	.66700	-.06965	-.03622	.15890	-.02798	.04908	.06642	.00611	.08903	-.11452
Q20	.66419	.13659	.03393	-.00396	.04736	-.15973	.07528	.21916	-.10815	-.00494
Q25	.52938	.22216	.05087	.20988	.25408	-.11436	-.02880	-.09956	.04254	.22779
Q18	.50610	.07432	-.13060	.09209	.08005	.42940	.08329	-.18658	.13227	.07326
Q19	.49369	.17250	.08579	.08080	.16608	.02549	-.11804	.23569	-.06472	.00980
Q5	-.40568	.05957	.02675	-.03332	-.15379	.07760	.06294	-.01753	.00981	.32486
Q22	.38824	.11757	-.26547	-.08867	.12740	-.02958	.10157	.05090	-.01396	-.15286
Q99	.37058	.14399	-.10114	.18654	.20212	.03293	.15401	-.20371	-.05243	-.06122
Q23	.35950	.12934	.07342	.27316	.02278	.04778	.14067	.22439	.11949	.18656
Q49	.32899	.03205	-.24167	.17267	-.05134	.18113	-.04483	.24349	.16292	.02271
Q32	-.31908	-.02028	.28304	-.04651	.21512	.10414	.05188	.21236	-.08805	.10983
Q16	.28998	-.16369	.03154	.01700	.01619	-.09809	-.07154	.06990	-.08462	.14364
Q1	.13160	.80794	.04785	.02225	.05303	.01507	.09316	.02620	.11499	.03928
Q3	-.03213	.72762	-.00146	.05611	.00107	.03842	.09370	.13547	-.17591	.16172
Q4	.19517	.51886	-.13968	.10482	.02806	.13312	-.05600	.00073	-.01576	-.04187
Q78	-.09766	.42006	-.13836	.02834	.03342	.31185	.11241	-.03185	-.14525	-.10990
Q2	-.14340	-.41361	.14998	-.05067	.22827	.14165	.02246	-.12511	.03255	.02947
Q40	.04574	-.37633	.13970	-.02690	-.01035	-.08976	.12678	.06858	.22741	.22171
Q33	-.08807	-.37194	.36681	.14510	-.11356	.08512	-.08013	-.06916	.12073	.20113
Q70	-.01619	.31248	-.08615	.06809	.06061	.02979	.09358	-.23088	.15662	-.00239
Q60	.12125	.27876	.04912	-.16757	.21078	-.20389	-.12787	.13934	-.17308	-.09522
Q72	.00988	-.15106	.60396	-.00619	-.07778	.03127	-.02353	-.10003	.01742	.08050
Q73	.01089	-.00406	.49758	.05165	.13887	-.00019	-.01102	-.00944	.08168	.09023
Q47	-.00469	.07027	-.48348	.31475	.13938	.26101	-.03844	-.01218	-.17401	.45715
Q77	.03765	.04812	.47987	.07749	-.02996	-.03109	-.07641	.08534	-.26730	-.05477
Q56	-.00901	-.10774	.46142	-.24102	.02485	-.14420	-.05130	-.26020	.03851	.15119
Q76	-.07981	.08291	-.43799	.27090	.25034	.10351	.09597	-.08333	.01865	.18446
Q55	.00718	-.04785	.36826	-.02736	.14516	-.13672	-.13042	.13645	.03345	-.07527
Q35	-.12969	-.00149	.33403	.24862	-.09797	.05943	-.04283	.01314	.19038	.15025
Q44	.08173	.17946	-.29405	-.03752	.16027	.14083	.10235	.18490	.14062	-.18688
Q34	.24381	.05784	-.29377	-.10770	.11709	-.04719	.10683	.03331	.08690	-.02318
Q50	.32988	.11646	.02328	.53385	.07564	-.05486	.10600	.03254	-.03113	.00555
Q8	-.00877	.10663	.06934	.50340	.17839	.05343	.05027	.02246	.02514	-.02734
Q11	-.28993	.11638	.04375	-.49881	.26911	.09090	.00853	.07311	.02305	.06557
Q24	.31002	.21131	-.22104	.37216	.13250	.07854	.02965	.21100	.14079	-.17551
Q7	-.17914	-.17510	.07925	-.37116	-.12414	.03999	.15399	.16621	.08086	.11778
Q15	.05526	.17981	-.10445	-.36922	.24187	.24579	-.12928	-.08846	.11391	-.04652
Q10	-.18606	.06777	.19349	-.35074	.05801	.14269	-.21346	-.01562	.19990	.09101
Q26	-.29258	-.18827	-.05243	-.30543	-.07347	-.02732	-.00172	.25843	.09852	-.00861

Questions:	FACTOR 1	FACTOR 2	FACTOR 3	FACTOR 4	FACTOR 5	FACTOR 6	FACTOR 7	FACTOR 8	FACTOR 9	FACTOR 10
Q53	.17625	.17943	-.16890	-.01557	.62954	.05251	.10552	-.15561	-.07770	-.14911
Q54	.28023	.06652	-.08820	-.07369	.55821	.24947	.03762	-.15597	.04385	-.23238
Q67	.17647	.03725	.06235	.19928	.39722	-.00234	.03459	-.10573	.02502	.28916
Q36	-.02790	.19381	.05552	.16990	.37484	-.08410	.04150	.22642	.27969	-.04560
Q65	.17080	-.07041	-.04910	.08073	.37245	-.06224	-.01603	-.03349	.21412	.05941
Q52	.17895	-.10536	.03916	.07911	.35850	.14854	.10755	.11044	.08493	.01721
Q69	-.16525	.18554	-.07291	-.08825	.33909	.15125	-.27493	-.08562	.10987	.12254
Q58	-.16187	-.09497	.20142	.03358	.31272	-.12108	-.08036	.10752	-.08255	-.11341
Q14	.11218	-.06016	-.14572	-.07991	.22919	-.03599	-.12534	-.17460	.03950	.15328
Q68	-.11049	.16147	-.08318	-.10138	-.00976	.56057	-.01481	.00307	.09703	.05432
Q48	.18307	-.12109	-.22407	.21503	.20218	.48743	-.13039	.08967	-.14919	.00632
Q66	.10653	.08050	.00980	.07174	.21967	-.44240	-.02663	.17440	.07944	.05006
Q31	-.12418	.06960	.03068	.02752	.10475	.42200	-.01900	.19997	-.02245	-.06556
Q27	.28556	.35391	.10029	.35156	.12070	-.38695	-.02485	.08835	-.00742	-.14538
Q57	.22372	.12294	-.07440	-.04772	-.09042	.35771	.05215	-.28965	-.01237	-.01582
Q12	-.18785	.00704	.18886	-.12680	.09529	.31551	-.03144	-.03728	.11698	.05686
Q61	.26422	-.07683	.08956	.08882	.15164	.29349	.23820	-.11405	-.01520	.08003
Q28	.11689	-.04498	-.17458	-.02035	.06539	.23405	-.06348	.00621	.15268	-.02505
Q75	.01253	.22032	-.18116	.13680	.13076	.23016	.01325	-.19955	.11745	.15466
Q30	.16803	.09437	.14126	.03569	.03014	.21014	-.04704	-.00169	.01519	.08706
Q41	-.04579	.15483	-.01605	.08592	.05519	.02552	.86473	.16683	.17241	.06967
Q42	-.02828	.22440	-.13734	-.03324	.06373	-.09766	.74278	.02359	.01532	.03272
Q43	.03317	.00036	-.18179	.06919	-.03280	.01655	.59636	.06462	.03722	-.01083
Q51	.16388	.03007	-.25099	.17992	.06274	.11494	-.08867	.58135	.01599	-.01647
Q29	.09980	.05229	-.00549	-.06892	-.06620	-.15908	-.03097	.48199	-.04783	-.00566
Q74	-.00969	-.10021	.05245	-.01191	.04792	.14918	-.14257	-.44852	.01451	.17620
Q79	.07634	-.00433	.01690	.00404	.02563	.04531	.16047	.40534	.00294	-.14161
Q63	.11592	.13859	-.07039	.03545	.16024	-.05644	-.10058	-.34915	-.13270	-.03351
Q38	.04107	-.02012	-.15731	.17566	-.15988	-.06843	.10174	-.03260	.73963	-.08463
Q39	-.02165	-.10805	.09029	-.00630	.11620	.03276	.23804	-.05480	.56719	.01970
Q37	.02320	-.00456	-.09918	-.20861	.13267	.13807	.06986	-.01203	.49961	.09014
Q9	.02699	.06033	.27165	-.19010	-.06474	-.08175	-.19560	.09958	.33798	.08737
Q64	-.03254	-.07610	.08472	-.06192	.13357	.04410	-.07994	.07888	.29012	-.01334
Q46	-.01667	-.05845	.10615	-.12242	-.07215	-.07182	.07916	-.18019	-.01753	.53999
Q45	-.00222	-.00752	.01101	.10149	-.05448	.08741	.18426	-.28499	.17507	.43677
Q6	-.03628	-.41345	-.11390	-.23167	.03109	-.00974	-.07031	.03285	.07722	.42788
Q13	.04080	-.19232	.05349	-.29996	.01487	.02204	.03325	-.12700	.25070	.39772
Q71	-.16744	-.01887	.16990	-.02237	.04301	.04020	-.25193	.08578	-.17964	.39102
Q17	.11588	.14027	.17410	-.08002	.02306	.07178	-.00353	.22837	.02892	.24371
Q62	-.01051	.18814	.06184	.10683	.17249	-.20118	-.15540	-.11499	-.06619	.20891

TABLE 2:

Cluster				
I (37)	II (14)	III (68)	IV (15)	Significance of f
FI: 3.47	3.51	3.14	3.44	.000*
FII: 1.16	1.15	0.77	0.71	.006*
FIII: 2.00	2.24	2.32	2.74	.000*
FIV: -1.21	-1.55	-1.67	-1.31	.000*
FV: 2.92	3.03	2.82	2.88	.492
FVI: 2.08	1.98	2.23	1.48	.000*
FVII: 4.03	4.10	3.23	3.11	.000*
FVIII:0.88	1.31	0.63	0.76	.001*
FIX: 2.27	3.95	2.90	2.60	.000*
FX: 2.56	2.70	3.31	2.80	.000*

*: p < 0.01 and thus the result was significant

TABLE 3: DEMOGRAPHIC RESULT

CLUSTER				
I n=37, 27.6%		II n=14, 10.4%	III n=68, 50.7%	IV n=15, 11.2%
AGE:				
15 - 24	40.5%	21.4%	50%	26.7%
25 - 34	51.4%	57.1%	39.7%	66.7%
35 - 44	8.1%	14.3%	8.8%	
45 - 55		7.1%	1.5%	6.7%
EDUCATION LEVEL:				
>PRIMARY	2.7%	7.1%	1.5%	6.7%
SECONDARY	48.6%	71.4%	48.5%	46.7%
TERTIARY	48.6%	21.4%	50%	46.6%
OCCUPATION:				
STUDENT	24.3%	14.3%	33.8%	20%
BLU COLLAR	2.7%		4.4%	
WHT COLLAR	43.2%	50%	39.7%	40%
MGR. STAFF	2.7%	7.1%	7.4%	6.7%
PROF.	24.3%	21.4%	11.8%	26.7%
HOUSEWIFE	2.7%	7.1%	2.9%	6.7%
MONTHLY INCOME:				
< HK\$5000	32.4%	35.7%	45.6%	26.7%
5001-10000	45.9%	42.9%	38.2%	46.7%
10001-15000	13.5%	7.1%	11.8%	6.7%
15001-20000	2.7%	14.3%	1.5%	13.3%
> 20000	5.4%		2.9%	6.7%
MARITAL STATUS: p < 0.002				
SINGLE	75.7%	35.7%	80.9%	53.3%
MARRIED	24.3%	64.3%	19.1%	46.7%
FAMILY SIZE: p < 0.01				
2	8.1%	28.6%	5.9%	40%
3	21.6%	7.1%	11.8%	13.3%
4	8.1%	14.3%	11.8%	6.7%
5	18.9%	14.3%	20.6%	20%
6	35.1%	28.6%	26.5%	13.3%
7	5.4%		17.6%	6.7%
8	2.7%		2.9%	
9		7.1%	2.9%	

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